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United States Bankruptcy Court
Eastern District of Pennsylvania

In re:
Susan M. Poland
Debtor

Case No. 16-18045-jkf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Randi
Form ID: pdf900

Page 1 of 1
Total Noticed: 1

Date Rcvd: Feb 26, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2018.

db +Susan M. Poland, 9242 B Jamison Avenue, Philadelphia, PA 19115-4281

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2018 at the address(es) listed below:

BRAD J. SADEK on behalf of Debtor Susan M. Poland brad@sadeklaw.com, bradsadek@gmail.com
CELINE P. DERKRIKORIAN on behalf of Creditor BAYVIEW LOAN SERVICING, LLC ecfmil@mwc-law.com
DENISE ELIZABETH CARLON on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
FREDERICK L. REIGLE ecfmil@fredreiglechl3.com, ecf_frpa@trusteel3.com
FREDERICK L. REIGLE on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreiglechl3.com,
ecf_frpa@trusteel3.com
KEVIN G. MCDONALD on behalf of Creditor Ditech Financial LLC KMcDonald@blankrome.com
MATTEO SAMUEL WEINER on behalf of Creditor Ditech Financial LLC bkgroup@kmlawgroup.com
POLLY A. LANGDON on behalf of Trustee FREDERICK L. REIGLE ecfmil@fredreiglechl3.com,
ecf_frpa@trusteel3.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

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 IN THE UNITED STATES BANKRUPTCY COURT
 FOR THE EASTERN DISTRICT OF PENNSYLVANIA

Susan M. Poland	<u>Debtor</u>	CHAPTER 13
Ditech Financial LLC	<u>Movant</u>	
vs.		NO. 16-18045 JKF
Susan M. Poland	<u>Debtor</u>	
Frederick L. Reigle	<u>Trustee</u>	11 U.S.C. Section 362

STIPULATION

AND NOW, it is hereby stipulated and agreed by and between the undersigned as follows:

1. The post-petition arrearage on the mortgage held by the Movant on the Debtor's residence is **\$1,909.03**, which breaks down as follows:

Post-Petition Payments:	November 2017 at \$524.80 month
	December 2017 through February 2018 at \$558.81 month
Suspense Balance:	\$292.20
Total Post-Petition Arrears	\$1,909.03

2. The Debtor shall cure said arrearages in the following manner:

a). Beginning on March 1, 2018 and continuing August July 1, 2018, until the arrearages are cured, Debtor(s) shall pay the present regular monthly payment of **\$558.81** on the mortgage (or as adjusted pursuant to the terms of the mortgage) on or before the first (1st) day of each month (with late charges being assessed after the 15th of the month), plus an installment payment of **\$318.17 for the months of March 2018 through July 2018 and \$318.18 for the month of August 2018** towards the arrearages on or before the last day of each month at the address below:

Ditech Financial LLC
 P.O. Box 0049
 Palatine, Illinois 60055-0049

b). Maintenance of current monthly mortgage payments to the Movant thereafter.

3. Should debtor(s) provide sufficient proof of payments (front & back copies of cancelled checks and/or money orders) made, but not credited, Movant shall adjust the account accordingly.

4. In the event the payments under Section 2 above are not tendered pursuant to the terms of this stipulation, the Movant shall notify Debtor(s) and Debtor's attorney of the default in writing and

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the Debtors may cure said default within FIFTEEN (15) days of the date of said notice. If Debtor(s) should fail to cure the default within fifteen (15) days, the Movant may file a Certification of Default with the Court and the Court shall enter an Order granting the Movant relief from the automatic stay.

5. The stay provided by Bankruptcy Rule 4001(a)(3) is waived.

6. If the case is converted to Chapter 7, the Movant shall file a Certification of Default with the court and the court shall enter an order granting the Movant relief from the automatic stay.

7. If the instant bankruptcy is terminated by either dismissal or discharge, this agreement shall be null and void, and is not binding upon the parties.

8. The provisions of this stipulation do not constitute a waiver by the Movant of its right to seek reimbursement of any amounts not included in this stipulation, including fees and costs, due under the terms of the mortgage and applicable law.

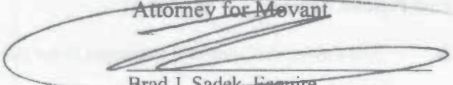
9. The undersigned seeks court approval of this stipulation.

10. The parties agree that a facsimile signature shall be considered an original signature.


Date: February 6, 2018

By: /s/ Kevin G. McDonald, Esquire
Kevin G. McDonald, Esquire
Attorney for Movant

Date: 2/15/18


Brad J. Sadek, Esquire
Attorney for Debtor

Date: 2/11/18


Frederick L. Reigle
Chapter 13 Trustee

Approved by the Court this 24th day of February, 2018. However, the court retains discretion regarding entry of any further order.



Bankruptcy Judge
Jean K. Fitzsimon